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RADIO TUBES
Will give **NEW LIFE** to your radio

For clear tone, sustained power and long life... insist on Westinghouse Genuine Radiotrons.

Ask Your Local Dealer to show you the new Westinghouse Radio Models.

CANADIAN WESTINGHOUSE COMPANY LIMITED
BRANCHES AT EDMONTON AND CALGARY

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Phone 6
"Your Hardware Merchants"
AND WESTINGHOUSE DEALER

Carmangay And District
Say Farewell To
B. D. Hummon

The Officers and members of Heather Chapter O. E. S. Carmangay, honored D. B. Hummon, a charter member and acting Associate Patron. Mr. Hummon anticipates leaving for B. C. where he will reside.

Sister Wynne, on behalf of the members presented Mr. Hummon with a small token of remembrance.

A banquet was enjoyed the later part of the evening for the Chapter members and their friends, with quite a number from Champion attending.

Mr. Hummon was complimented on the splendid work he had accomplished on behalf of the chapter by William Dayman, worthy Patron of the local chapter and presiding Officer for the banquet.

Vocal selections by Sister A. S. Roberts of Heather chapter were greatly appreciated. The singing of "For He's a Jolly Good Fellow" brought the banquet to a close.

The guests enjoying a social hour before dispersing. Out of town visitors included Sister E. Beaulieu of Champion, P. A. S. Worthy Grand Matron; Sister Voisey, W. M. of Champion chapter, and Bro. Voisey, Bro. Orr, W. P. of Champion chapter and Sister Orr; Mr. and Mrs. J. McIntyre, Champion; Messrs. Sid Thompson and Alf. Wynn of Plainfield; H. S. Parker, Carmangay; Art. Roberts, Barons; P. L. Soman and F. Wilson of Nobleford; Mrs. Bull, Barons; Miss Laura Parkinson, Vancouver; Miss Ina Mae Hummon and Doral Hummon.

Maxwell's Barber
Shop and Beauty
-Parlor-
Permanent Waving
FIRST CLASS WORK
Champion, Alberta

HARVEST THANKSGIVING SERVICE

The Bishop of Calgary, Right Rev. Louis Ralph Sherman, addressed the congregation of Holy Trinity Church, Champion, on the occasion of Harvest Festival last Sunday afternoon, assisted by Rev. T. B. Winter, rector of St. Aldhelm's, Valena. Miss Rheta Campbell officiated at the piano.

The lower Community Hall was simply but effectively decorated with fruits of the earth. His Lordship, in the course of his remarks, referred to the cause for thankfulness we had in this community while others, not very far distant, were suffering great privations.

There was also cause for thankfulness as a nation, for the state of peace which existed while in other parts of the world, war, with all its attendant horrors, was being waged.

After the service, a reception was held at the home of Mr. and Mrs. J. L. Price.

F. G. BEAUMONT IS APPOINTED POLICE MAGISTRATE

By a recent order in council, Frederick George Beaumont, barrister-at-law of Carmangay, was appointed police magistrate in and for the province of Alberta.

Mr. Beaumont came to Canada from London, England, in 1910. He spent two years with the law firm of Haultain, Cross and Jones in Regina, following which he studied law with the firm of Longhead and Bennett in Calgary, remaining there six years.

He was called to the bar in 1917. In the year 1918 Mr. Beaumont took over the law practice at Carmangay which had originally been founded by A. B. Hogg, K. C., now of Lethbridge, and which at that time was in the hands of P. H. Russell. Mr. and Mrs. Beaumont and family have resided in Carmangay for the past 19 years.

LOCALS

Remember the Halloween Dance at Yalo School, Friday, Oct. 20th. Everybody welcome.

Mr. and Mrs. F. E. Marshall of Calgary, spent Sunday at the home of his brother C. A. Marshall.

Don Campbell, who has been on the sick list for the past month, is convalescing at his home in Champion.

Mrs. F. Clever entertained a few ladies on Thursday evening complimentary to Mrs. H. N. Heal of Calgary, who was her guest.

Miss Linda Gennill severely wrenched her hip while competing in the field meet on Saturday and in consequence will be confined to her bed for a few days.

Men's Zipper Jackets, plated and swing backs, real values from \$3.75 and up. Also any style or color you wish in a Leather Jacket. See Campbell's.

The Ladies' Aid of the United Church will meet at the home of Mrs. I. Fisher, Oct. 28th, at three o'clock.

Mr. and Mrs. E. Lewendon, of Arrowwood, were Sunday visitors at the home of Mr. and Mrs. C. G. Taylor and family.

TRACK AND FIELD MEET

The eighth annual Track and Field Meet sponsored by the Champion Consolidated School Board, was held on Saturday afternoon. In spite of the cool weather there was a good turnout, six rural schools being represented. The pupils of Harmony School are to be congratulated on their splendid showing. They retain the cup for the third successive year. The standing of the classrooms this year is as follows:

Harmony School points 72
Grades 1, 2, 3, Champion 60
Grade 9, Champion 51
Grades 7, 8, Champion 43
Grades 4, 5, 6, Champion 26
Long Coulee School 20
Bow Valley School 12
Hawthorn School 8
Yalo School 6
Sanderson School 1

Harvey Fath, Champion, and Wilma Matlock, Long Coulee, are the winners of the individual cups, which are donated annually by the Champion Women's Institute. The junior prizes for the greatest number of points in classes A and B were won by Bob Stewart, Champion, and Kathleen Closs, of Harmony. These prizes are being presented by two Champion teachers.

Owing to a lack of interest in track and field events among high school students, Grades 10, 11, 12 were excluded from the meet this year. However, a special competition was arranged for some of the boys who made a very creditable showing.

Walter Anderson won five firsts out of six events, to give him an easy lead over his nearest competitor.

The staff of the Champion School wish to thank all those who helped to make the day a success. They are especially grateful for the continued support of the Women's Institute who supply the individual cups annually.

Mrs. G. L. Dupue was a Lethbridge visitor on Friday.

S. Anderson was a Lethbridge visitor, Friday.

Mrs. I. James visited Lethbridge on Tuesday.

Mr. R. D. Farries is on the sick list with an attack of flu.

A glass in porch has been added to the front of the residence recently purchased by Harry Smith.

Mrs. W. Racher and Irl Ditto are assisting in McCullough's store during the sale.

A. Versluis left this week for Sylvan Lake where he will spend a short time.

Ladies' Print and Gingham dresses. Values up to \$1.75. All one price, 99 cts. Sizes 34 to 48 at Campbell's.

Miss Diemert, of the Chronicle staff, is confined to her room with a cold.

Mr. and Mrs. D. Gordon of Calgary were visitors Sunday at the home of Mr. and Mrs. C. A. Marshall.

Among Lethbridge visitors Saturday were Mr. and Mrs. A. W. Jopling, Ruth Jopling, Mrs. Harvey C. Jopling, Mrs. F. Caldwell and Betty Caldwell.

Mr. Harvard Hoffman is in my shop as an apprentice and a limited number of children wishing a free haircut may have it done under my supervision.

R. A. MAXWELL,
K. R. McLean, Sight Specialist 210 Southern Bldg., Calgary will be in Carmangay at the Drug Store Tuesday morning, Oct. 20th, and at Champion at the Drug Store Tuesday afternoon.

O. B. Smith recently purchased 500 sheep, which he will bring to his farm here for pasture. Mr. Smith has been planning this move for some years past, and feels that his farm will prove an ideal spot for sheep-raising.

The local coal mines have been very active during the past week, due to local residents putting in their winter supply of coal. Many trucks from Staveland and territory west, Milo and territory east, also await their turn. An excellent quality of coal is being mined, as several of the mines are working in new locations.

\$1 mailed today
BRINGS YOU THE
CHRONICLE

CHAMPION THEATRE

Saturday, OCTOBER 23rd, 1937

"Turn Off The Moon"

WITH

**Charles Ruggles,
Eleanore Whitney,
Kenny Baker and
Phil Harris & his Orchestra**

A good Comedy For Everyone

One Showing Only at 8:30

Cleaning Up Odd Jobs

Threshing and combining was resumed on Monday after being held up by the rains of the previous week. The weather was causing some anxiety as stacked grain was slow in drying and in some cases stacks had been opened up for faster drying only to receive more rain. However the last few days have dried the grain sufficiently to resume threshing.

The digging of potatoes and other garden produce is practically completed.

There has been a change in the weather this week and the lovely sunny days are appreciated. For the future of the district, perhaps this fall has been exceptionally good as more moisture has fallen than has been experienced for a number of years. The moisture will be of most valuable assistance in the spring and will give hope of a favorable start for seed.

RENEW YOUR SUB. NOW

FARM GRAIN INSURANCE

Against Loss by Fire, on threshed grain of all kinds only while in Granaries or Barns.

Rates per \$100.00
INSURANCE

1 month	\$.25
2 months	.34
3 months	.46
4 months	.57
5 months	.69
6 months	.81
7 months	.92
8 months	.92
9 months	.98
10 months	1.03
11 months	1.09

G. K. McLEAN
CHAMPION

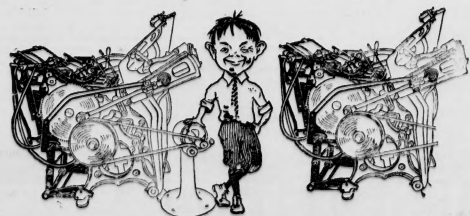
Last Days Of This BIG SALE

All odd lines and sizes are being cleaned up regardless of cost. It will pay you big to get in on these last day bargains.

Sale ends Saturday night.

Ladies' and Girls' stockings at per pair	50c
Men's dress shirts, only a few sizes	50c
Men's bib overalls, blue 8 oz. denim, per pair	\$1.39
Men's every day shoes, going out at per pair	\$1.79
Wool yarn, in lots of colors, per ball	10c
Ladies' shoes, in many styles, per pair	69c

Phone 34 McCULLOUGH BROS. Phone 34
CHAMPION, ALBERTA



SEE US FOR YOUR NEXT
PRINTING JOB

CARMANGAY THEATRE

"TURN OFF THE MOON"

WITH

Charles Ruggles

Friday Oct. 22nd, 8:00 p. m.

NATURAL SAYS CHEER KEEPS CALM SPARKING

Personality In Education

Too much stress cannot be laid upon the importance of the personality of the teacher as the chief integral factor in the educational systems of Western Canada if these systems are successfully to bear the burden which has been imposed upon them to lay the foundation of a virile and basically sound citizenry.

It is not enough that the teacher be erudite or that he or she be thoroughly grounded in principles of psychology and methodology. It is not even sufficient that the pedagogue, to use an old fashioned term, be an expert in the art of imparting knowledge to his or her charges. The teacher must have all those essential attributes and yet not have the personality necessary to inspire character, without which education is but a mere shell.

Personality has been defined as "that which constitutes distinction of person; distinctive personal character; individuality. Personality implies complex being or character having distinctive and persistent traits, among which reason, self-consciousness and self-activity are usually ranked as essential" and Coleridge defined it as "individuality existing in itself but with a nature as a ground."

With these definitions as a background in the mind, the importance of personality in those who are charged, along with the parents, with the development of a future race which is as yet in the melting pot stage, can scarcely be exaggerated.

For it is axiomatic that as the twig is bent so will the tree become, and the twig will be bent as the teacher wills and directs it, consciously or unconsciously, and the determining factor in this process is the teacher's personality rather than his precept.

The success of the public school system of Great Britain is based upon the knowledge of this fact and the personality of the teacher who has the personality of the teacher will have upon the character of the pupils under his care. It is because of this that personality is regarded as the fundamental qualification, though not the only one, for headmastership in the great public schools of the world.

Over there it is well known and recognized that the personality of the teacher will have an ineradicable impress on the pupil, an imprint which will glow throughout life and will dominate thought, word and action until the closing scene.

And whilst that is a natural sequence of submitting young and impressionable minds to the guidance of one individual for many hours a day in the formative period of youth.

Three important elements enter into the scheme of the education of youth. They are matter, method and personality. The first two have a relative importance in the educational system, but without the last mentioned, enduring results could only be insignificant, almost to the zero border.

Sometimes in the controversies which arise from time to time over the subjects which should be taught in the primary and secondary schools and the manner in which these subjects should be presented to the inquiring mind, the fact that the personality of the teacher and his influence on character building transcends the mechanics of education, is minimized or overlooked altogether. Of far greater importance to the future of the student and of the nation in which he will take his place, is what he will be than what he will know or how he learned what he will know.

Good progress in this direction has been made in this country to date, despite the fact that the country is so young and has had to build up an educational system at short notice, and it is to be hoped that the distractions of economic and restless conditions will not be permitted to call a halt in the march towards this important objective and that as the primary objective it will not be forgotten.

In post-war years important strides were made in the educational systems of the country. Academic and professional standards were raised and other restrictions were imposed which, along with improved remuneration for teachers, served to make the teaching profession more attractive than it had been in the earlier days when it was used, more often than not, as a stepping stone to other spheres of work or to marriage.

In the more recent difficult years of drought and depression, however, the principal objective of custodians of the schoolhouse has necessarily been towards keeping the school open, all the time if possible, and if not, at least part of the school year. Make-shift measures had to be adopted, but despite the handicaps imposed by strenuous conditions, in the great majority of instances, teachers, trustees and ratepayers have striven the utmost of their meagre resources in a valiant effort to live up to their obligations to the future generation.

During this period the teachers have in a substantial measure sacrificed a great deal to remain true to their trust and for their sakes as well as for the sake of the children it is to be hoped that the end of these difficulties lies in the immediate future and that ratepayers and parents will again be able to press further without serious excommuniations towards the goal that is so essential to the progress of the country—a well equipped school-house and means to adequately recompense a teacher with a personality.

A Common Failing

Many People Do Not Get Much Out Of Life

During the past two years, writes William Moulton Marston, in the Rotarian Magazine, I have asked 2,997 persons, "What do you get out of life?" I discovered that 94 per cent. are merely enduring the present for some future event or condition. Poor souls! They are waiting to-day's realities for tomorrow's speculation, sitting bored at a great entertainment, waiting for a better time which may never open. It's a common failing.

The ocean waters of the world contain about 25 trillion dollars' worth of gold in suspension, according to the estimates of scientists.

Treatment Of Sickness

Former Health Officer Of England Praises U.S. System

Sir Arthur Newsholme, former chief health officer of England and Wales, praised the free treatment of sickness as practised in the United States. His praise was given at the 66th annual meeting of the American Public Health Association.

Sir Arthur said that from Shakespeare's days to the present, no person in his own country needed to suffer from lack of food, shelter or medical care.

Sir Arthur told of the work of the British National Health Insurance of 1911, which, he said, provides medical treatment for one-third of the total population of England and Wales.

Franklin Was Right

Engineers Prove Lightning Rods Are Great Protection

Benjamin Franklin's fame seems certain to go on forever. In the whole history of science no other figure has grown so steadily in stature after death. Nearly two centuries ago Franklin invented the lightning rod. Reticule, over-enthusiastic acceptance, explanation by the unscrupulous—all have been the lot of that device. And now come the pronouncements of engineers with all the latest scientific instruments to prove that almost everything that Franklin believed and said about his lightning rods was right. The chief difference is that importance of the rods has changed ends. Instead of the branched, pointed and gold-tipped upward end on which lightning rods are used to set such store, modern experts are more concerned about the bottom.

At the laboratories of the General Electric Company at Pittsfield, Mass., where artificial lightning has been a plaything for several years, K. B. McEachron also has inquired into the freaks of natural bolts. One striking instance is instructive. The bolt struck a tree forty feet from a bunkhouse where a boy was standing at the window. The house was not struck, but the boy was killed. What happened, Mr. McEachron decides from fingerprints of lightning along its path, was that the bolt followed one root of the tree, got from that to a small stream of rain-water, then by roof and stream into the bunkhouse and then struck upward through the unfortunate window. From his chest the bolt jumped to a nearby metal telephone, thence to a radio antenna, next to electric wires leading to a neighbouring building, and finally to a telephone system, through a wire hanging near an electric lamp. The telephone system, at last, proved equal to the strain, and led the lightning off into the ground.

From the lightning's viewpoint that Franklin's path was direct. The bolt was seeking the smoothest way into the ground. Ground under the tree was too dry, hence the path by roof and stream into the bunkhouse. Hence, also, the importance of the lower end of a lightning rod, where the barbed iron or metal end plate is close to ground level, as Franklin long ago realized it should be. Safest of all places, a storm is to be made a lightning rod with its lower end thoroughly grounded.—New York Herald Tribune.

The Bluesone Challenged

Race May Take Place Off New York In 1939

We have still our old Bluesone, a poet which has stirred the Bluesone, whose graceful lines are still a thing of wonder, whose likeness adorns our dimes and whose picture on one of our special postcards has commanded the admiration of philatelists abroad the world, so that some day it will be the length of a stamp. It is the most beautiful stamp of all the collections. Despite the struggles the boat has had with wind and tide, and the rain, she still carries on and does her daily den.

And now Ben Pine, skipper of the Thebaud, comes forward to challenge his old antagonist, Angus Walters, to again try conclusions with the Bluesone, suggesting the race take place off New York in 1939 at its great World's Fair. This will give adequate time for preparation, provide an ample stage on which to run the race, and will be an attraction to all the lovers of salt water and those who sail it. It should not be difficult to so arrange and there will be the widest general approval.—Halifax Chronicle.

Something To Puzzle Over

How long is a piece of string, and why? I ask for information, not being able myself to supply the answer. The question, I am assured, by one who had to cope with it, has been asked in an examination of candidates for prison wardenships. It may, of course, have been a species of intelligence test. Capacity to deal with such a problem would no doubt argue ability to face most crises in life successfully.—London Spectator.

Capital Is Right

On being asked to write down a definition of "capital punishment," says the Christian Science Monitor, a Glasgow schoolboy submitted that: "Being locked in an ice-cream or chocolate factory for a week-and-a-half."—London Spectator.

Great Britain reports a boom in recruiting for the territorial army.

Monkeys are relied by large eagles of the tropics.

Might Prove Beneficial

Freak Will May Result In Modern Inheritance Bill

A husband who bequeathed his wife the equivalent of seven cents to purchase a house, and added a hope she would make use of it without delay, may ultimately prove to be a benefactor.

The strange request at least has sent a group of parliamentarians into action to put an end to wills that disinherited wives and children.

Headed by Miss Eleanor Rathbone, independent member of Parliament for the combined English Universities, a delegation will wait upon Prime Minister Chamberlain to urge introduction of a modern inheritance bill.

For years members of Parliament representing all parties have sought to bring English law into line with legislation prevailing in Scotland and some of the dominions.

Proponents of a new inheritance bill declare incidents of eccentric bequests are all too frequent. Here are two cited:

A London man directed that his wife should be given "one pair of my trousers, free of duty and carriage paid, as a symbol of what she wanted to wear in my life-time—but did not."

Another left his widow the sum of one shilling to be sent him by post in an unstamped envelope. As the letter contained a coin and was not registered, the woman had to pay a registration fee of eight pence for the privilege of sending it.

USED TO WAKE UP WITH A HEADACHE

Now Fresh and Lively Every Morning

Here is a man who woke up every morning with a full headache. The Kruschen transformed his days. Read:

"I used to wake up in the morning with a dull headache, and I was not taking Kruschen Salts regularly. Today I wake up fresh and lively and can do my day's work without any exertion. I can recommend Kruschen Salts for anyone suffering from headaches and constipation, and for putting new life into you. I intend to continue with Kruschen for the rest of my life."—E. F.

Headaches nearly always are traced to a disordered stomach, and the cause is often a retention of wastes of stagnating waste material in the bowels. The retention of these poisons—prevent them from forming again—and they will never worry you more. And that is just how Kruschen Salts brings quick and lasting relief from headaches.

ALICE STEVENS' RECIPES

HOUSEHOLD HINTS

If you pulled candy seems at all sticky, roll the pieces in fine sugar. This prevents them sticking together. When ripping an old wooden garment, wind the wool in skeins and use the skeins to mend the cur. Bend your arm and wind the wool around your elbow and you will find that it makes a convenient darning skein and it is very easy to wind.

When possible, always wash without peeling them. The skin contains cellulose which is a valuable laxative.

Save the leaves of celery. Dry them finely in the oven and use them for vegetable soup next winter.

Rayon is made from wood-pulp and softens in water. Great care must be exercised in washing rayon. Do not rub or wring the material as this puts it out of shape.

Add corn syrup to candy to prevent it going grainy.

Use very few spices and flavorings in cooking apples. Try to develop the natural flavor of the apple.

Store your jars of preserves away from the light, so that the fruit does not lose its color.

Avoid overloading the washing machine. A small quantity of clothes is cleaned more easily and there is less strain on the machine.

Try your linoleum at regular intervals with wax, varnish or shellac. It is not only easier to keep the floor clean, but the linoleum wears much longer.

Readers are invited to write to Alice Stevens' Home Service for free advice on home cooking and household problems. Address your letters to: Winnipeg Newspaper Union, 175, McDermott Ave. E., Winnipeg, Man.

Like Canadian Wine

Liquor dealer M. Robinson at Houston, Texas, wants Canada to change the formula of the glue it puts on liquor stamps. He said wine had licked the maulage from all Canadian stamps in his store, but had not licked the stamps of other countries. Other stores disclosed the same thing had happened to their Canadian stamps.

The Duke of Wellington was 46 years old at the battle of Waterloo; Blucher was 73.

DIXIE

PLUG SMOKING TOBACCO

DIXIE is the economy plug—you cut it as you use it. The cellophane wrapping—opening ribbon—keeps DIXIE factory-fresh.

Engine Driver Retires

Engineer Of British Railway Had Long Record

George Stone, engine-driver to three kings and maker of railway records, has retired after more than 50 years service with the London, Midland and Scottish Railway.

Although 65 years old, he was known as "Young Stony," a nickname bestowed on him more than 40 years ago to distinguish him from his father, also a long-service engineer. One of his chief regrets in leaving the footplate was that his service could not be extended another 13 months. That extra spell would have given him and his father 100 years of service between them.

Here are some of "Young Stony's" notable achievements: First man to drive a railway train non-stop from London to Scotland; first man on the first all-couridor express to leave Euston Station in 1882; drove three kings—George V, Edward VIII, and George VI.

"In 50 years I've learned to love engines and shall hate to leave them," he said. "You can sell an old motor car and buy a new one without a thought, but it makes me sad to see the old engines go when they're worn out. It's like losing a trusted friend."

In his 37 years behind the throttle Stone did not have an accident.

Now German military scientists are discussing the possibilities of germ warfare on civilian populations. That "next war" is getting nicer and nicer.

The accordion, smallest member of the organ family, produces the loudest volume of sound, for its size, of any musical instrument.

Shown Are Worried

Freaks For Country Falls In Britain Are Scarce

Shown of Britain who organize countless fairs in country towns and villages are complaining of a shortage of freaks. They are seeking new ideas and were started to learn at their annual meeting in London that there was a general scarcity of even the older variety of freaks. The chiefs of the fair industry are sending men to scour the country for attractions. In particular, there is a dearth of "India rubber men," those queer creatures who stretch their skin in sidewalks.

Cave Is Well Nanned

Mammoth Cave, Kentucky, has five levels, with 225 explored avenues, 47 domes, 23 pits, eight catwalks, three rivers, two lakes, and one sea. The actual space worked out of the limestone, according to estimates, amounts 12,000,000 cubic yards.

WATCH OUT FOR YOUR LIVER!

And You'll Always Get Great

Do you often say, "I feel tired," "dread out, no pep, late to get morning, greatly braced, nervous, constipated. The reason is a sick liver. A healthy liver does four things. It regulates the body's natural balance, keeps the system in balance, helps the kidneys, intestines and stomach, supplies the system with energy. If it is unhealthy your system is poisoned and out of order. "Fruit-A-Tives" made from fruit and herbal extracts, are the quickest, safest and most natural way of restoring your liver to health. A colon doctor's recommendation. Soon you feel like a new person. Try Fruit-A-Tives. 25c, 50c, all druggists.

FRUIT-A-TIVES LIVER TABLETS

WAXED TRY THIS NEW TISSUE PACK

SAVES

YOU'LL be delighted with the simplicity of this Tissue Pack—no wax, no tissue paper for him, as you require it, on the way it's packed. Try Press Pack. It's the handiest thing in the kitchen.

Appleford Paper Products Limited
Hamilton, Ontario

At all grocers, druggists and department stores

Warehouses at Calgary, Regina and Winnipeg

For Real Economy-Better Flavour

PARTY FOR

Best for all your Baking

CHRONICLE SUBSCRIPTION OFFER EXTENDED

to
OCTOBER 30
YOUR DOLLAR

This month will pay
YOUR
SUBSCRIPTION

One Year In Advance

*Mail yours
today.*



Just A Reminder !

ORDER YOUR
GREETING CARDS
- NOW -

12 Beautiful
DESIGNS For

\$1.50 WITH
YOUR



Name and Address, Printed to your
special order, with envelopes.

OR, if you desire we can supply
you with 2 DOZEN, 24 different de-
signs, complete for-

- \$2.50 -

*Mail orders will be shipped to you
post paid within 24 hours.*

Classified Ads.

For ads. not exceeding 5 lines (figure
5 words to line), charges are :
50c for first insertion.
25c for each insertion thereafter.
"Cards of Thanks" and "In Memor-
ams"—10c per line. Minimum charge
50c.

PERSONAL

MEN! GET VIGOR AT ONCE
NEW OSTREX Tonic Tablets
contains raw oyster In-gre-
ments and other stimulants. One
dose pep up organs, glands. If
not delighted, make refunds
price paid — \$1.25. Call, write
Champion Pharmacy.

CAN IT BE DONE? — By Ray Gross



Do you think this idea is practical? Write Ray Gross in care of this newspaper

HUNTING IN CANADA

WIDE VARIETY OF
BIG AND SMALL GAME

HUNTING GROUNDS
EASILY REACHED



SEASONS OF GENEROUS LENGTH



SEE OUR CHRISTMAS CARD SAMPLES

The Facts about Banking in Canada

Reproduced from the Sixth Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, October 12th, from 8:30 to 8:45, and Wednesday, October 13th, from 12:00 noon to 12:15.

Outlines Loan Process by Which Banks Convert Credit of Borrower into Spendable Money . . . Shows Position of Bank Shareholders . . . Deals Further with Limited Power of Banks to Issue Own Notes . . . Cites from Letters Received Actual Cases Where Bank Loans Enabled Borrowers to Turn Substantial Profit.

IN this broadcast on behalf of Canada's Chartered Banks I want to get back to that utterly mistaken idea that banks make money out of nothing. Critics of the banks will tell you that banks lend by creating credit and that they create the means of payment out of nothing, that when they build a building it costs them nothing and that when they pay taxes it costs them nothing. These statements are absolutely untrue.

When a bank makes a loan just exactly what is it that the bank does?

Here is the answer — It takes the note of the farmer or manufacturer or the bond of the Government, and places an equivalent amount to the credit of the said farmer, manufacturer or Government, allowing of course for a rental on the money.

In other words the bank assumes an obligation to pay that amount to the farmer, the manufacturer or the Government.

Since that obligation is one that must be met — and in actual practice it is — it is a very real thing.

The transaction creates a credit on the books of the bank but the means of payment which the banks are charged with creating out of nothing consists of resources of the bank — in the last analysis, cash.

Moreover, it should be borne in mind that in all lending transactions by a bank it is the borrower who starts the process — he goes to the bank and asks for a loan, generally for a specific purpose, out of which he expects and intends to make a profit for himself over and above the bank charges. The bank does not go to him — he goes to the bank.

What the bank really does, in effect, is to convert the credit of the borrower himself into spendable money, which he can use for the purposes of his business, paying wages, paying his debts at the country store and meeting other obligations. If a man owns cattle he cannot spend cattle. He cannot pay his debts at the country store with cattle. His ownership of the cattle and his expectation of selling them at a profit to himself are the basis of his credit. When he borrows from a bank on the security of cattle what happens is that the bank converts a form of wealth, which he cannot spend, into something which he can spend and which anybody else will accept.

There is no magic about it and those who contend that a bank can create money or the means of payment out of nothing — are entirely wrong. The function that the bank performs, as we have stated, is to convert the credit of the borrower into a form in which he can spend it.

Without a bank the farmer possibly could buy seed in the spring, hire help through the growing season and harvesting, and purchase supplies for his family in the meantime on credit — paying these debts from the sale of his crop in the fall. However, common sense tells us that the seed merchant, the farm labourer or the country store keeper could not get very far on this basis, for they could not pass on to the people, from whom they in turn buy goods or services, the obligations which they have received from the farmer.

Why is this so?

For the reason that, be the farmer's credit ever so good, how could scores of people look into his integrity and his financial worth, as they would require to do before taking his promise to pay. Instead, the bank looks into the farmer's affairs, accepts the risk, lends him the money and enables him to pay cash.

If it were otherwise and if banks created the means of payment out of nothing, why has it been necessary through the centuries to find people, called shareholders, ready to put their money into the banking business in exchange for a fair return? If no basis is required for what the

bank does, the business of banking should be an amazingly profitable business — but it is not. The fact that it is not an amazingly profitable business is a simple matter of record, as we have shown in our broadcasts.

Some of our listeners have asked that I say more about note circulation — that is, about the powers of a bank to issue notes. The request has been prompted by the utterly fantastic idea that a bank can, say, erect an expensive branch office building for nothing by issuing its own notes. A bank simply cannot, as has been suggested, issue a bunch of specially numbered bills, pay them out to contractors and others and then cancel them when they come back.

Let me say to you again that no such thing can possibly happen, for the bank must give the holder face value for its notes when he presents them. Moreover, I have shown you that there are very definite legal limits upon the amount of notes that a bank can issue. A bank's notes are debt owed by the bank to the person who holds them — a debt redeemable in cash on demand.

As a matter of fact, a bank's notes are the very first charge upon its assets — that is to say in case of trouble a bank's notes have to be paid off before a single cent can be paid on any deposits or on any other debts owed by the bank. To make doubly sure of this there is a fund in the hands of the Dominion Minister of Finance, known as "The Bank Circulation Redemption Fund."

This is money paid in by each of the banks to the Minister of Finance at Ottawa, amounting to five per cent on the average amount of Chartered Bank notes outstanding. This money is in the nature of a pool and would all be used, in case of need, towards paying off the notes of any bank. Surely all of this should finally quell the idea that a bank has unlimited power in the matter of issuing its bills.

In any case, as I have told you before, the right of issuing notes is being steadily, year by year, taken away from the Chartered Banks and vested in the Bank of Canada. In order to obtain Bank of Canada notes or bills for use as currency the Chartered Banks have to buy them. Every dollar in notes and every dollar of other bank obligations must always have behind it a dollar of assets. Let me stress, once more, that every obligation of a Chartered Bank is payable in cash.

Some supposedly great authority is quoted as having said that if all bank loans were paid all deposits would disappear and there would be no money in existence. I don't think that many Alberta people are stampeded by such statements.

It is equivalent to saying that if every sea were drained dry there would be no ocean liners. If every bank went out of existence tomorrow there would still be wealth but the job of marketing that wealth would take us back to the dim, distant days of barter. Nothing is gained at any time by such extreme statements.

You have been told that when a bank makes a loan and takes security, the bank then uses that security as if it were its own. Such a statement is 100 per cent false. The security lodged with the bank remains the property of the borrower and all the records of the bank prove that fact. He can call for his security to be produced and shown to him at any time. Such security does not appear in the bank's balance sheet at all and when the loan is repaid the security is handed back to the borrower intact.

Some of our critics plunge into very deep water when they make conclusions from the statement that every dollar that comes into circulation represents a debt on which somebody must pay interest. That statement is used to convey to you a

sinister impression, an entirely false idea of what money really is and does.

To illustrate in the plainest of everyday terms let us start from the beginning:

I go into the bank and I borrow \$1,000 on which, naturally, I have to pay rent, or if you prefer, interest.

The bank gives me, in exchange for my note, \$1,000 in bills. I have got \$1,000 of money, on which interest has to be paid because the bank is giving me a service.

Why do I borrow the money?

I was going to use it in a deal, expecting to make a profit for myself; or I wouldn't have borrowed the money at all.

Very well, I carry out the deal successfully. I repay the bank the \$1,000 I borrowed, and I have a profit, say, of \$100, which I put to my credit in the bank.

You will see by the use of this borrowed money on which I paid rent, I have increased my own resources by \$100, and the bank has received back its \$1,000.

When you multiply that thousand-dollar borrowing of mine, my use of the money and my profit, time after time, you see what is happening continuously throughout the year in the business world and you see that the interest is not any strangling charge as has been represented to you. You pay rent, and you make a profit out of it — whatever the nature of your business may be.

It is a continuous, revolving process — in which the dollar you use is not dead-weight debt at all, but productive money. There are times, however, when some of it may become temporarily dead-weight debt. To illustrate such a case, let us say that through drought or misfortune I suffer a loss for a season — say my deal has not been successful — and I lose a part of my borrowed \$1,000.

In these cases, what have lost does for the time being become dead-weight debt. But with a better season and better prices and better business I have a chance to recover my losses and repay. By far the greater part of the dollars that are issued are not dead-weight debt as you have been so often told; that is, nothing sinister in the manner nor in the purpose of their issue, nor in the work that they do; they are, in fact, productive money, constantly adding to goods and services and increasing the world's store of new wealth.

That is all there is to bank money. Bank loans are really constructive and productive; and the deep, dark, hocus pocus with which critics seek to surround it is recognized, by folks of practical experience, as simply transparent nonsense.

Since we started broadcasting on behalf of Canada's Chartered Banks I have received many letters from Alberta people: I have before me one of them, which gives an instance of a large-scale farmer who had occasion to borrow \$5,000 to purchase feeder cattle.

This farmer says: "When I borrow money I estimate my prospective profit very carefully and, if I do not see where I am going to make interest charges and a substantially higher profit for myself I do not borrow the money." Without a bank loan I could not possibly have financed the purchase of the cattle and, further, I feel that the bank's profit is small and mine proportionately large. I consider that I should assume all the risk of loss for the sake of this higher prospective profit. My borrowing is intelligent borrowing from a purely individual and financial standpoint. I am a similar loan, on which the interest charges amounted to about \$100 some time ago. On this loan I realized a net profit of more than \$2,000 and was able to feed all of my coarse grain and to realize in the neighbourhood of ninety cents a bushel when prices were in the neighbourhood of twenty to thirty cents a bushel."

I have another Alberta letter, in which a farmer tells us that he had twenty hogs and, being short of feed, wanted to sell them. He was offered \$200 for the twenty hogs and did not want to let them go at that price, so he went to the bank and borrowed \$50 only. This enabled him to hold the hogs and feed them a while longer, with the result that he eventually sold them for \$800 instead of the \$200 he had been offered. In other words he borrowed \$50 from the bank, the bank made a gross revenue of about \$1.75 but the farmer made a straight profit of \$50.

I have a letter before me also which appeared in the Calgary Herald from a Milk Producers' Association in the vicinity of Calgary. It reads in part: "We are hearing a good deal about banks these days. I do not profess to know much about banks or the banking business but I do know that, if it had not been for the banks last fall, I, along with many others, would have been forced out of business. These are but a few examples taken at random from a large quantity of our mail."

In earlier broadcasts I have told you that deposits in the banks are the basis upon which banks can make loans. Let us demonstrate its truth.

Suppose a bank started business with \$50,000 in cash and issued amount to various borrowers. Then suppose each borrower drew out the amount lent to him, in cash, and each person to whom he paid this money put it in a sock, kept it under his mattress or hid it behind the clock, so that none of it came back to the bank in the form of deposits. As the bank has no cash in its vault the bank dare not make another loan because it could give no cash to the new borrower.

We can go on converting borrowers' assets into spendable form, i.e., making loans, only if the depositing public are willing to entrust their funds to us. It is the confidence of the people in banks and their willingness to leave their money on deposit that enables a bank to lend money and serve the community.

Now, therefore, can it be said that we have usurped the right to monetize credit? As we have shown, it is the individual who in the first place possesses the credit; he asks the bank to convert that credit into money he can spend. The bank only does it on his request.

Now I have an announcement to make. This is the last of our broadcasts, at least for the time being. In one of our broadcasts we said that some of our Alberta branch bank Managers might be heard in this series. Instead, I incorporated in my talks with you, much material which came to me direct from them.

We told you in starting our talks that we would be non-political and non-controversial and would state to you nothing but the unvarnished facts about Canada's Chartered Banks and the work they do. This is exactly what we have done. There is no mystery about Canadian banking, other than the mystery created by critics who are not well informed.

We are doing an honest business and have nothing whatever to fear from the fullest disclosure. Four million depositors have confidence in Canada's Chartered Banks. Were it not for that confidence in the honour and integrity of Canada's Chartered Banks, no loans could be made at all.

We wish to thank our listening audience for the many encouraging letters and messages they have sent in. Our talks have all been put into pamphlet form and if you wish to have them, any branch bank Manager will be glad to give them to you and to talk over with you any of the matters with which we have dealt.

Theorists never run out of theories — but facts are stubborn things. Our story stands for your fair-minded consideration. We leave it to you with confidence.

Order Your Freezing Machine Now \$1450 Dozen
2 Doz. \$2.50

The Champion Chronicle

C. A. Marshall
Publisher

Thursday, October 21st, 1937

MOTORIST MUST PAY

The oil industry will be forced to collect another \$500,000,000 during the next two years from the motoring public to pour in to the United States federal treasury.

The president has signed a bill extending for two years the federal taxes on gasoline and lubricating oils, as well as the tax on transportation by pipeline and the import taxes on virtually all petroleum products.

It was estimated that the income from the gasoline tax of one cent a gallon would produce \$204,000,000 during the current fiscal year, and a revenue from the tax for the next fiscal year in all likelihood will surpass that.

The levy of four cents a gallon on lubricating oil is estimated at \$33,300,000 each of the two years it has been collected.

On top of these taxes on petroleum products, the tax was extended on tires and tubes a large part of the revenue from which will be collected at the service stations.

These are big bills for the motorist to pay. In the first 4½ years of its existence, up to December 31, 1936, the federal gasoline tax produced revenue of \$772,639,010.

"ANN IS GOING TO GET MARRIED"

"Yes! She's engaged to a nice boy. He's not making a big salary yet, but he's a hard worker. They'll have to be careful of their money, at first."

Careful of their money! With a home to find, furniture to buy, marketing to learn, with the thousand and one little emergencies to meet that newlyweds never dream of!

And a young girl, inexperienced in these practical problems, is expected to be careful of her money!

Ann will bless advertising. In the pages of this newspaper she will find the very experience she lacks—the advice she needs!

It is when every penny counts that advertising gives its best service. The advertisements you read are valuable lessons in everyday economy. They help, as nothing else can, to make your dollar go the longest distance. For advertisements show you which article, at the price you are willing to pay, is going to suit you best. And the very fact that it is advertised is its guarantee that it will give you satisfaction after you have bought it.

The advertisements in this newspaper are a most valuable guide to wise buying. It pays to read them regularly.

DRAYING

See us for local or long distance hauling. Fully licensed, and equipped to give you excellent service. No job too small, and none too large.

Doyle and Son, Champion

FOR SALE—Two heaters, in perfect condition; and your choice of two kitchen ranges, one as good as new. Apply to A. Versluis.

FOR SALE—Full eye, Apply to Dick Howe or Irl Ditto.

FOR SALE—McClary furnace stove, medium size; cost \$50.00, good as new, sell for half price. See G. M. Campbell or Campbell.

FOR SALE—One first-class plane. Phone 46. Mrs. A. W. Jopling.

For Sale

Two good milch cows. Apply at Chronicle office.

Dr. DAVID NICOL

DENTAL SURGEON
In Champion Friday only

THE WORLD OF WHEAT

By H. G. L. STRANGE,
Searle Grain Company, Limited

"What causes the occasional wide fluctuations with wheat prices? Is it supply and demand, or money, or is it the speculators with their buying and selling?", a friend recently asked.

All these things, of course, have some effect upon wheat. Speculation in itself, however, has the smallest effect of any—less than most people believe. The real villain that brings about the great price fluctuations, as for instance from \$1.12 to \$2.00 that it occurred with wheat at Liverpool from 1914 to 1921, and from \$2.00 in 1921 to 70 cents in 1931, is war!

In the past 400 years there have been only three great World Wars:—The Thirty Years War in Germany from 1618 to 1648, the Napoleonic Wars from 1793 to 1815, and the recent Great War from 1914 to 1918.

The price of wheat during each of these Wars rose to a peak of three times its pre-war price, and then fell in post-war years to a figure much lower than that pre-war point.

It has always been the same, and no doubt ever will be, but only when War occurs. The only way to stop it all is to do away with War itself.

Many Accidents

Occur At Night

Warning of the dangers of night driving and the need of using every precaution in the interests of safety, is fitting at this season.

It has been estimated that nearly 60 per cent of all motor fatalities occur at night.

It is a well known fact that the night accidents are the serious ones. As a matter of fact, official studies have revealed that one accident in 20 which occurs at night is fatal, compared with a ratio of one in 40 for daylight accidents.

You should have headlights in first class shape always, and carry in your spare equipment extra light bulbs.

Taking of proper precautions at this time may well mean the avoidance of troubles later on.

Reduction of the accident toll in this province should be given every heed at this time. Special care on the part of motorists

will serve to bring about this desired improvement.

Campaigns for safe driving are all having beneficial results but a fundamental factor after all is the sincere interest and wholesome co-operation of the individual driver.

\$1 MAIL YOURS TODAY

Carmangay News

A meeting of the taxpayers was held last night, in the town office Carmangay, to discuss the franchise with the Calgary Power Co. representatives.

Wednesday afternoon the North Priscilla Club met at the home of Mrs. John Nelson. The members and friends spent a happy and delightful afternoon.

Another house has been moved out of town belonging to Mrs. J. Thompson of Barons, and has been sold to R. Kotkas of Barons, who will have it moved to his farm.

Mrs. G. L. Robertson on Thursday afternoon entertained at the tea hour a few young girls honoring Miss Mary Parker, who left Friday for Vancouver.

Miss Helen Dockery, daughter of Mr. and Mrs. Green Dockery returned home recently from Eureka, California, where she has been on an extended visit with her aunt Mrs. J. Dodge.

On Saturday night, Oct. 16 at the home of E. Looze, Carmangay, a number of friends gathered to surprise Frank, one of the sons. Eight tables of Norwegian whist were in play. Mrs. Vilas Lesky carried off the ladies prize and J. Nelson the gent's. A sumptuous lunch was served by the hostess which wound up a very enjoyable party.

Miss Ina Hummon left for Roseland, B.C. Friday last where she has entered into business.

Miss Francis Dayman is enjoying a visit in Saskatchewan, with her relatives.

Rev. and Mrs. H. G. Smith wish to thank the members of the Ladies' Aid who so kindly remembered them with numerous gifts on the occasion of their 25th wedding anniversary.

HOSPITAL NOTES

Mrs. R. Windleton, medical.
Mrs. V. Skipper, Granum.
Mrs. D. Deul, Champion

Hummon And Miller
Feted By Old Timers

On Thursday evening last, the community hall, Carmangay, was filled to capacity with the many friends and neighbors of B. D. Hummon and W. H. Miller, who had gathered to give them a hearty send-off. H. S. Parker acted as chairman and expressed the regret of the residents of town and district in losing two such valuable citizens. D. H. Russell and Jack Atkins, old timers, gave reminiscences of their association in various organizations with Mr. Hummon and Mr. Miller, and lauded the efforts they had made in the community.

A short program of local talent was enjoyed including piano, accordion and banjo selections by Gordon Burns and Frank Leco; tap dance by two little girls; piano duet, Misses Vera and Mary Downing; vocal duet, Mr. and Mrs. Orville Smith; violin solo, G. L. Robertson; piano solo, Carolyn Baker of Carmangay; tap dance, Doris Russell of MacLeod.

Presentation of a leather club bag to each guest of honor was made by the mayor, James Davey, on behalf of the friends present. Mr. Miller responded by stating he was leaving the district, not because he had lost faith in it, but only on account of failing health and declining years. Mr. Hummon urged the young people to stay with the land, build homes and provide every possible facility for the education of their children.

The entertainment committee served lunch to all present. Out of town visitors for the occasion included Mr. and Mrs. Alva Barker of Art Hopkins, Champion; Mr. and Mrs. Lester Snyder and family of Wayne, Alta; Mr. and Mrs. Norman Allen and Chester Allen, Barons; Mr. and Mrs. J. H. Harper and Miss Myrtle Hopkins, of Calgary.

Poling in connection with the Little Bow Municipal Hospital Scheme takes place on Thursday, the 28th inst. It should be noted that a husband or wife, or father, or mother, or son, or daughter, residing with any person liable to pay taxes is also entitled to vote.

The farmers are busy these days getting the remainder of the crop harvested. There are a number of fields of stock and barged wheat waiting for threshing machines and some wheat which ripened very late still waiting for the combine. If the good weather lasts, it is expected everything will be finished up in about ten days.

CHAMPION
GROCETERIA

Fresh Tomatoes, per basket	25c
Fresh Celery, 2 pounds	15c
I. B. C. Ginger snaps, 2 pounds	25c
Wealthy Apples, per case	\$7.49
McIntosh Apples, per case	\$7.65
Parsnips, 4 pounds	15c
Jergen's pure Castile Soap, 9 oz. bars	10c
Pecan nuts, per pound	30c

E. LATIFF

Phone 14

REGULAR
DRUG

PRICES—at this Store

ZONITORS	\$1.00
VICKS VAPO RUB	45c
VICKS VA-TRO-NOL	45c
A. S. A. TABLETS, 100 for	50c
NEW MIRACLE POWER PUFF, [rubber]	25c
EXT. COD LIVER OIL, [tasteless]	\$1.00
BAYERS ASPIRIN,	22c
SULPHUR, 3 pounds for	25c
KLEENEX, large each	45c
MINERAL OIL, 4G ounces each	80c
WAXED PAPER, 100 foot roll	25c
POND'S CREAMS, 35c size, each	29c
POND'S FACE POWDER,	25 and 50c
LADY ESTHER FACE CREAM,	
AND POWDER, each	50c
FITCH SHAMPOO,	50c
TANG—the new shaving cream,	25c
NOXZEMA, large jar, and cake of soap both for	54c
LAYMON'S, the new 15c toilet line now on display	
NEW STOCK OF CANDY JUST IN	

Champion Pharmacy, PHONE 9



"No argument about this"

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SPACE NEXT WEEK

A SOUND PRACTICE

It is a sound practice to deliver your grain regularly to your U. G. G. Elevator. Through many years' experience farmers have learned that they can count on this farmers' Company for satisfactory service in handling their grain.

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Prospects for big-game hunting are unusually bright in Canada this fall. Reports covering the thousands of square miles of wilderness accessible by Canadian Pacific Railway show a plenitude of game and excellent conditions for hunting. Outfitters and guides across the country also report more reservations for hunting parties, both from Canada and the United States, than they have had for years.

Wild sections of Canada lying practically in the back part of civilization have a wide variety of big game in addition to the same types of game birds and smaller animals. Nova Scotia has moose, deer and black bear; New Brunswick, deer and black bear; Quebec, moose, caribou, deer and black bear; Ontario, moose, deer and black bear; Manitoba and Saskatchewan, moose, deer and caribou; Alberta and British Columbia, mountain sheep and goats.

caribou, moose, elk (wapiti), deer, and grizzly, brown and black bear; and the Yukon Territory and Alaska, practically the same as British Columbia.

An indication of the increased interest in hunting this year has been given by the number of applications sent to the general tourist offices in Windsor Station, Montreal, for copies of the two hunting booklets, "Open Seasons for Hunting" and "Fishing Waters and Game Reserves."